

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-1(b)  
Denise Carlon, Esquire  
KML Law Group, P.C.  
216 Haddon Avenue, Suite 406  
Westmont, NJ 08108  
Main Phone: 609-250-0700  
dcarlon@kmlawgroup.com  
Attorneys for Secured Creditor  
Wells Fargo Bank, N.A. as Trustee for the MASTR Asset  
Backed Securities Trust 2007-NCW Mortgage Pass-  
Through Certificates Series 2007-NCW

In Re:  
Kwabena G. Otchere,  
  
Debtor.



Order Filed on December 14, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

Case No.: 18-16321 VFP

Adv. No.:

Hearing Date: 11/15/18 @ 10:00 a.m.

Judge: Vincent F. Papalia

**ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby  
**ORDERED.**

**DATED: December 14, 2018**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
United States Bankruptcy Judge

(Page 2)

Debtor: Kwabena G. Otchere

Case No: 18-16321 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR RELIEF FROM STAY

---

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, Wells Fargo Bank, N.A. as Trustee for the MASTR Asset Backed Securities Trust 2007-NCW Mortgage Pass-Through Certificates Series 2007-NCW, Denise Carlon, Esq. appearing, upon a motion to vacate the automatic stay as to real property located at 185 Tuxedo Parkway, Newark, NJ, 07106, and it appearing that notice of said motion was properly served upon all parties concerned, and this Court having considered the representations of attorneys for Secured Creditor and Scott E. Tanne, Esq., attorney for Debtor, and for good cause having been shown

It is **ORDERED, ADJUDGED and DECREED** that as of November 20, 2018, Debtor is in arrears outside of the Chapter 13 Plan to Secured Creditor for payments due October 2018 through November 2018 for a total post-petition default of \$2,162.00 (2 @ \$1,161.42 less \$160.84 in suspense); and

It is further **ORDERED, ADJUDGED and DECREED** that the balance of the arrears in the amount of \$2,162.00 will be paid by Debtor remitting \$720.00 per month for two months and \$722.00 for one month in addition to the regular monthly mortgage payment, which additional payments shall begin on December 1, 2018 and continue for a period of three months until the post-petition arrears are cured; and

It is further **ORDERED, ADJUDGED and DECREED** that regular mortgage payments are to resume December 1, 2018, directly to Secured Creditor's servicer, Specialized Loan Servicing, LLC, P.O. Box 636007, Littleton, Colorado 80163 (Note: the amount of the monthly mortgage payment is subject to change according to the terms of the note and mortgage); and

It is further **ORDERED, ADJUDGED and DECREED** that for the Duration of Debtor's Chapter 13 bankruptcy proceeding, if the lump sum payment or any regular monthly mortgage payments are not made within thirty (30) days of the date said payment is due, Secured Creditor may obtain an Order Vacating Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating such payment is more than thirty days late, and Debtor shall have fourteen days to respond; and

It is further **ORDERED, ADJUDGED and DECREED** that a copy of any such application, supporting certification, and proposed Order must be served on the Trustee, Debtor, and Debtor's counsel at the time of submission to the Court; and

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor is hereby awarded reimbursement of fees and costs in the sum of \$350.00 for attorneys' fees and \$181.00 for filing fees, totaling \$531.00, which is to be paid through Debtors' Chapter 13 plan; and

**(Page 3)**

Debtor: Kwabena G. Otchere

Case No: 18-16321 VFP

Caption of Order: ORDER CURING POST-PETITION ARREARS & RESOLVING MOTION FOR  
RELIEF FROM STAY

---

It is further **ORDERED, ADJUDGED and DECREED** that Secured Creditor's Motion for Relief  
is hereby resolved.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Kwabena G Otchere  
Debtor

Case No. 18-16321-VFP  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Dec 17, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 19, 2018.

db +Kwabena G Otchere, 185 Tuxedo Parkway, Newark, NJ 07106-3304

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 19, 2018

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 17, 2018 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor Wells Fargo Bank, N.A. as Trustee et al...  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Marie-Ann Greenberg magecf@magtrustee.com  
Rebecca Ann Solarz on behalf of Creditor Wells Fargo Bank, N.A. as Trustee et al...  
rsolarz@kmlawgroup.com  
Scott E. Tanne on behalf of Debtor Kwabena G Otchere ecf@tannelaw.com,  
tanne.ecf.email@gmail.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 5